IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	Binder et al.	
Serial No. :	10/680,373	Examiner: Murdough, Joshua A.
Filed :	October 7, 2003	Group Art Unit: 3621
For :	SYSTEM AND METHOD FOR CONDUCTING OFF-LINE AND ON-LINE PRE-AUTHORIZED PAYMENT TRANSACTIONS	

AMENDMENT

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed on April 2, 2009 ("Office Action") and the Notice of Non-Compliant Amendment mailed on December 18, 2009, Applicants submit the present Amendment and the following remarks.

Amendments to the Claims being at page 2.

Remarks begin at page 8.